

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

RUSSELL S GRIFFITHS

Debtor(s)

Case No. 17-22920JCM

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/19/2017.
- 2) The plan was confirmed on 11/21/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/20/2018, 10/24/2018, 05/10/2019, 12/06/2019, 06/23/2020, 03/29/2021, 04/13/2021.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/11/2019, 03/10/2020.
- 5) The case was completed on 07/30/2024.
- 6) Number of months from filing or conversion to last payment: 84.
- 7) Number of months case was pending: 89.
- 8) Total value of assets abandoned by court order: \$0.00.
- 9) Total value of assets exempted: \$13,620.41.
- 10) Amount of unsecured claims discharged without full payment: \$131,906.50.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$120,047.83
Less amount refunded to debtor \$787.17

NET RECEIPTS: \$119,260.66

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$9,450.00
Court Costs \$0.00
Trustee Expenses & Compensation \$5,935.07
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$15,385.07

Attorney fees paid and disclosed by debtor: \$800.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLEGHENY CLINIC++	Unsecured	70.00	NA	NA	0.00	0.00
ALLEGHENY HEALTH NETWORK++	Unsecured	36.00	NA	NA	0.00	0.00
ALLEGHENY IMAGING PC	Unsecured	25.00	NA	NA	0.00	0.00
AMERICAN HONDA FINANCE CORP*	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	642.00	617.37	617.37	76.45	0.00
ARGOLICA LLC	Priority	0.00	0.00	0.00	0.00	0.00
ARGOLICA LLC	Unsecured	0.00	0.00	30,834.56	3,818.24	0.00
ARGOLICA LLC	Secured	68,815.00	62,834.56	32,000.00	32,000.00	4,529.79
ASHLEY FUNDING SERVICES LLC - A	Unsecured	NA	15.00	15.00	1.86	0.00
ASSOCIATE CREDIT SERVICES++	Unsecured	2,846.00	NA	NA	0.00	0.00
AT & T MOBILITY II LLC	Unsecured	0.00	NA	NA	0.00	0.00
BARCLAYS BANK DELAWARE	Unsecured	500.00	NA	NA	0.00	0.00
CAMBRIDGE TWP (RE TAX)	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE**	Unsecured	1,875.00	NA	NA	0.00	0.00
CARRINGTON MORTGAGE SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
CBCS	Unsecured	128.11	NA	NA	0.00	0.00
CBNA	Unsecured	2,182.00	NA	NA	0.00	0.00
CITY & SCHOOL DIST OF PITTSBURG	Secured	3,462.69	6,149.88	6,149.88	6,149.88	3,546.23
CITY & SCHOOL DIST OF PITTSBURG	Secured	2,740.03	1,036.48	1,036.48	1,036.48	0.00
CITY & SCHOOL DIST OF PITTSBURG	Priority	0.00	1,833.16	1,833.16	1,833.16	507.09
CITY & SCHOOL DIST OF PITTSBURG	Priority	0.00	263.30	263.30	263.30	0.00
CITY & SCHOOL DIST OF PITTSBURG	Priority	0.00	1,105.34	0.00	0.00	33.50
CITY & SCHOOL DIST OF PITTSBURG	Priority	0.00	110.54	110.54	110.54	0.00
CITY OF PITTSBURGH (RE)	Priority	NA	NA	NA	0.00	0.00
CITY OF PITTSBURGH (RE-LIBRARY)	Secured	47.33	NA	47.33	47.33	28.05
CLUB AT NORTH HILLS	Unsecured	7,000.00	NA	NA	0.00	0.00
COLUMBIA GAS OF PA INC(*)	Unsecured	0.00	927.54	927.54	114.86	0.00
COMCAST++	Unsecured	0.00	NA	NA	0.00	0.00
COUNTY OF ALLEGHENY (RE TAX)*	Secured	1,398.50	1,114.91	1,114.91	1,114.91	772.33
COUNTY OF ALLEGHENY (RE TAX)*	Secured	714.44	1,046.98	0.00	0.00	0.00
COUNTY OF ALLEGHENY (RE TAX)*	Secured	0.00	555.77	555.77	555.77	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
COUNTY OF ALLEGHENY (RE TAX)*	Priority	0.00	288.06	0.00	0.00	0.00
COUNTY OF ALLEGHENY (RE TAX)*	Priority	0.00	164.51	0.00	0.00	0.00
COUNTY OF ALLEGHENY (RE TAX)*	Priority	0.00	477.72	477.72	477.72	159.81
COUNTY OF ALLEGHENY (RE TAX)*	Priority	0.00	326.91	326.91	326.91	0.00
CRAWFORD COUNTY TAX CLM BUR	Secured	309.62	422.23	0.00	0.00	0.00
CRAWFORD COUNTY TAX CLM BUR	Secured	391.96	509.92	0.00	0.00	0.00
CRAWFORD COUNTY TAX CLM BUR	Secured	4,537.39	4,914.86	0.00	0.00	0.00
CREDIT ACCEPTANCE CORP*	Unsecured	6,277.00	6,276.87	6,276.87	777.26	0.00
CREDIT PROTECTION ASSOC++	Unsecured	485.00	NA	NA	0.00	0.00
CREDITOR INFORMATION MISSING C	Unsecured	0.00	NA	NA	0.00	0.00
DIVERSIFIED CONSULTANTS++	Unsecured	2,171.00	NA	NA	0.00	0.00
DOMESTIC RELATIONS OBLIGATION	Priority	NA	NA	NA	0.00	0.00
DUQUESNE LIGHT COMPANY(*)	Unsecured	0.00	1,734.94	1,734.94	214.84	0.00
ENCIRCLE CHECK COLLECTION INC	Unsecured	0.00	NA	NA	0.00	0.00
ENHANCED RECOVERY CORP++	Unsecured	0.00	NA	NA	0.00	0.00
ENTERPRISE RENT A CAR	Unsecured	0.00	NA	NA	0.00	0.00
FIDELITY INFO++	Unsecured	4,589.00	NA	NA	0.00	0.00
FIRST NATIONAL BANK OF PA(*)	Unsecured	0.00	13,492.61	13,492.61	1,670.79	0.00
GETTINGTON CREDIT ACCOUNT	Unsecured	0.00	NA	NA	0.00	0.00
GIANT EAGLE	Unsecured	0.00	NA	NA	0.00	0.00
GOODYEAR/CBSD	Unsecured	2,182.00	NA	NA	0.00	0.00
GRB LAW	Unsecured	0.00	NA	NA	0.00	0.00
GRB LAW	Unsecured	0.00	NA	NA	0.00	0.00
HICKORY HILLS APTS	Unsecured	0.00	NA	NA	0.00	0.00
HSBC BANK++	Unsecured	1,300.00	NA	NA	0.00	0.00
IC SYSTEM INC++	Unsecured	312.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	0.00	0.00	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	0.00	0.00	0.00	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	5,361.00	8,360.98	8,360.98	1,035.34	0.00
JORDAN TAX SERVICE INC**	Unsecured	0.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	0.00	NA	NA	0.00	0.00
KIMBERLY RAY MD	Unsecured	90.00	NA	NA	0.00	0.00
LEADING EDGE RECOVERY SOLUTIC	Unsecured	0.00	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	462.00	462.87	462.87	57.32	0.00
MABT GENESIS RETAIL	Unsecured	729.00	NA	NA	0.00	0.00
MCCANDLESS TOWNSHIP (EIT)	Priority	NA	474.50	474.50	474.50	0.00
MCCANDLESS TWP SANITARY AUTH	Unsecured	330.00	985.33	985.33	122.01	0.00
MCKEES ROCKS BOROUGH (RE)	Secured	370.17	992.37	0.00	0.00	0.00
MCKEES ROCKS BOROUGH (RE)	Secured	NA	370.17	0.00	0.00	0.00
MCKEES ROCKS BOROUGH (RE)	Secured	0.00	1,143.70	0.00	0.00	0.00
MERRICK BANK	Unsecured	0.00	1,856.83	1,856.83	229.93	0.00
MERRICK BANK	Unsecured	2,357.00	NA	NA	0.00	0.00
NATIONAL PAYEMNT SOLUTIONS	Unsecured	0.00	NA	NA	0.00	0.00
NORTH ALLEGHENY SD (MCCANDLE	Priority	459.00	474.51	474.51	474.51	0.00
NORTH PARK URGENT CARE	Unsecured	40.00	NA	NA	0.00	0.00
ORCHARD BANK++	Unsecured	1,275.00	NA	NA	0.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	0.00	268.07	0.00	0.00	0.00
PA DEPARTMENT OF REVENUE*	Secured	0.00	1,954.47	1,888.30	1,888.30	408.44
PA DEPARTMENT OF REVENUE*	Unsecured	0.00	64.25	0.23	0.23	0.00
PARKER MCCAY PA	Unsecured	0.00	NA	NA	0.00	0.00
PENA ALLEGHENY CLINIC++	Unsecured	0.00	NA	NA	0.00	0.00
PENELEC	Unsecured	0.00	NA	NA	0.00	0.00
PENELEC	Unsecured	0.00	NA	NA	0.00	0.00
PENN CREDIT CORP	Unsecured	0.00	NA	NA	0.00	0.00
PENN POWER/FIRST ENERGY*	Unsecured	2,600.00	2,670.77	2,670.77	330.72	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	0.00	NA	NA	0.00	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	0.00	4,047.92	4,047.92	501.25	0.00
PITTSBURGH WATER & SEWER AUTH	Secured	0.00	246.11	246.11	246.11	0.00
PITTSBURGH WATER & SEWER AUTH	Secured	0.00	466.10	466.10	466.10	0.00
PITTSBURGH WATER & SEWER AUTH	Secured	350.17	543.17	543.17	543.17	314.17

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PITTSBURGH WATER & SEWER AUTH	Secured	1,320.32	1,728.45	1,728.45	1,728.45	996.49
PITTSBURGH WATER & SEWER AUTH	Unsecured	0.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,419.00	1,419.33	1,419.33	175.76	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,407.00	1,406.58	1,406.58	174.18	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,323.00	1,323.10	1,323.10	163.84	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,286.00	1,286.10	1,286.10	159.26	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,982.00	2,982.39	2,982.39	369.31	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	441.00	441.29	441.29	54.64	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	429.00	429.83	429.83	53.23	0.00
PORTNOFF LAW ASSOCIATES LTD**	Unsecured	0.00	NA	NA	0.00	0.00
PRAAG FUNDING LLC	Unsecured	6,480.00	NA	NA	0.00	0.00
PREMIER BANKCARD LLC; JEFFERS	Unsecured	651.00	651.08	651.08	80.62	0.00
PROFESSIONAL DENTAL ALLIANCE	Unsecured	0.00	NA	NA	0.00	0.00
PROG LEASING LLC	Unsecured	5,590.00	5,590.98	5,590.98	692.33	0.00
PROGRESSIVE	Unsecured	0.00	NA	NA	0.00	0.00
QUEST DIAGNOSTIC VENTURE LLC	Unsecured	100.00	NA	NA	0.00	0.00
RAPHAEL RAMSDEN BEHERS PC	Unsecured	0.00	7,409.40	7,409.40	917.51	0.00
RECEIVABLES PERFORMANCE MAN	Unsecured	643.00	NA	NA	0.00	0.00
RECORD REPRODUCTION SERVICE+	Unsecured	30.00	NA	NA	0.00	0.00
RETRIEVAL MASTERS CREDITORS B	Unsecured	0.00	NA	NA	0.00	0.00
RMS++	Unsecured	0.00	NA	NA	0.00	0.00
ROBERT PIERCE ESQ	Unsecured	0.00	NA	NA	0.00	0.00
RONDA J WINNECOUR TRUSTEE/CLF	Priority	NA	0.00	156.57	156.57	0.00
RUSHMORE LOAN MANAGEMENT SI	Unsecured	0.00	NA	NA	0.00	0.00
SAMS CLUB++	Unsecured	2,400.00	NA	NA	0.00	0.00
SANTANDER BANK	Secured	52,500.00	0.00	0.00	0.00	0.00
SANTANDER CONSUMER USA	Secured	15,070.44	15,070.44	15,070.44	15,070.44	1,783.51
SOUTHWEST CREDIT SYSTEMS*	Unsecured	302.00	NA	NA	0.00	0.00
SOUTHWEST CREDIT SYSTEMS*	Unsecured	280.00	NA	NA	0.00	0.00
SOVEREIGN BANK	Unsecured	0.00	NA	NA	0.00	0.00
STATE COLLECTION SERVICE INC	Unsecured	0.00	NA	NA	0.00	0.00
STATE FARM++	Unsecured	0.00	NA	NA	0.00	0.00
STEWART CHIROPRACTIC CLINIC	Unsecured	0.00	NA	NA	0.00	0.00
STO ROX SD (MCKEES ROCKS) (RE)	Secured	913.22	2,490.60	0.00	0.00	0.00
STO ROX SD (MCKEES ROCKS) (RE)	Secured	2,236.50	942.21	0.00	0.00	0.00
STO ROX SD (MCKEES ROCKS) RE	Secured	NA	948.66	0.00	0.00	0.00
TFT FUNDING LLC	Secured	48,700.00	0.00	9,031.13	9,031.13	3,403.72
THE BUREAUS INC	Unsecured	0.00	NA	NA	0.00	0.00
UNIVERSITY OF PITTSBURGH- PHYS	Unsecured	690.00	NA	NA	0.00	0.00
UPMC++	Unsecured	0.00	NA	NA	0.00	0.00
UPS	Unsecured	0.00	NA	NA	0.00	0.00
US AIRWAYS	Unsecured	0.00	NA	NA	0.00	0.00
US BANK TRUST NA - OWNER TRUST	Secured	0.00	NA	NA	0.00	0.00
VENGROFF WILLIAMS & ASSOCIATE	Unsecured	0.00	NA	NA	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	1,840.00	1,805.41	1,805.41	223.56	0.00
VERONICA GRIFFITHS	Priority	0.00	NA	NA	0.00	0.00
WASTE MANAGEMENT* (PMT)	Unsecured	171.00	161.50	161.50	20.00	0.00
WEISS BURKARDT KRAMER LLC	Unsecured	0.00	NA	NA	0.00	0.00
WEISS BURKARDT KRAMER LLC	Unsecured	0.00	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Secured	17,971.00	0.00	0.00	0.00	561.02
WELLS FARGO BANK NA	Unsecured	0.00	6,430.17	6,430.17	796.25	0.00
WELLS FARGO BANK NA D/B/A WELI	Secured	10,576.00	9,275.00	0.00	0.00	0.00
WELLS FARGO BANK NA D/B/A WELI	Unsecured	0.00	1,301.29	4.57	4.57	0.00
WEST VIEW WATER AUTHORITY	Unsecured	0.00	NA	NA	0.00	0.00
WILMINGTON SAVINGS FUND SOCIE	Unsecured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$41,031.13	\$41,031.13	\$7,933.51
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$15,070.44	\$15,070.44	\$2,344.53
All Other Secured	\$13,776.50	\$13,776.50	\$6,065.71
TOTAL SECURED:	\$69,878.07	\$69,878.07	\$16,343.75
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$4,117.21	\$4,117.21	\$700.40
TOTAL PRIORITY:	\$4,117.21	\$4,117.21	\$700.40
GENERAL UNSECURED PAYMENTS:	\$103,625.55	\$12,836.16	\$0.00

Disbursements:	
Expenses of Administration	<u>\$15,385.07</u>
Disbursements to Creditors	<u>\$103,875.59</u>
TOTAL DISBURSEMENTS :	<u>\$119,260.66</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/13/2024

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.